

Information to identify the case:

Debtor 1	Carmi Ann Sibeto	Social Security number or ITIN	xxx-xx-8336
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20642-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carmi Ann Sibeto

6/6/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Carmi Ann Sibeto
 Debtor

Case No. 18-20642-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db +Carmi Ann Sibeto, 1 Ann Street, Carnegie, PA 15106-1701
 14778497 +TOYOTA MTR, 2 WALNUT GROVE DR SUITE 210, Horsham, PA 19044-7704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 07 2018 02:05:27 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Jun 07 2018 02:06:20 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14778482 +EDI: CAPITALONE.COM Jun 07 2018 12:14:00 CAPITAL ONE, 11013 W BROAD ST,
 GLEN ALLEN, VA 23060-6017
 14778487 +EDI: CHASE.COM Jun 07 2018 12:13:00 CHASE CARD/AARP, PO BOX 15298,
 Wilmington, DE 19850-5298
 14778488 +EDI: DISCOVER.COM Jun 07 2018 12:13:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
 Wilmington, DE 19850-5316
 14778489 +EDI: DISCOVER.COM Jun 07 2018 12:13:00 DISCOVERBANK, PO BOX 15316, Wilmington, DE 19850
 14778525 +E-mail/Text: kburkley@bernsteinlaw.com Jun 07 2018 02:06:20 DUQUESNE LIGHT COMPANY,
 411 7th AVENUE, PITTSBURGH, PA 15219-1942
 14778490 +E-mail/Text: kburkley@bernsteinlaw.com Jun 07 2018 02:06:20 Duquesne Light,
 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 14778491 +EDI: TSYS2.COM Jun 07 2018 12:13:00 MCYDSNB, 9111 DUKE BLVD, Mason, OH 45040-8999
 14778492 +EDI: RMSC.COM Jun 07 2018 12:14:00 SYN CB/BP, PO BOX 965024, Orlando, FL 32896-5024
 14778495 +EDI: RMSC.COM Jun 07 2018 12:14:00 SYN CB/SAMS, PO BOX 965005, Orlando, FL 32896-5005
 14778493 +EDI: RMSC.COM Jun 07 2018 12:14:00 SYN CB/CARE CREDIT, 950 FORRER BL VD,
 Kettering, OH 45420-1469
 14778494 +EDI: RMSC.COM Jun 07 2018 12:14:00 SYN CB/JCP, PO BOX 965007, Orlando, FL 32896-5007
 14778522 +EDI: RMSC.COM Jun 07 2018 12:14:00 SYN CB/SAMS CLUB, PO BOX 981400,
 EL PASO, TX 79998-1400
 14778496 +EDI: RMSC.COM Jun 07 2018 12:14:00 SYN CB/SAMS CLUB DC, PO BOX 965005,
 Orlando, FL 32896-5005
 14778524 +EDI: TFSR.COM Jun 07 2018 12:08:00 TOYOTA MTR, 2 WALNUT GROVE DR SUITE 21 O,
 HORSHAM, PA 19044-2219

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Lease Trust
 14778483* +CAPITAL ONE, 11013 W BROAD ST, GLEN ALLEN, VA 23060-6017
 14778484* +CAPITAL ONE, 11013 W BROAD ST, GLEN ALLEN, VA 23060-6017
 14778485* +CAPITAL ONE, 11013 W BROAD ST, GLEN ALLEN, VA 23060-6017
 14778486* +CAPITAL ONE, 11013 W BROAD ST, GLEN ALLEN, VA 23060-6017
 14778521* +SYN CB/SAMS, PO BOX 965005, ORLANDO, FL 32896-5005
 14778519* +SYN CB/CARE CREDIT, 950 FORRER BL VD, KETTERING, OH 45420-1469
 14778520* +SYN CB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
 14778523* +SYN CB/SAMS CLUB DC, PO BOX 965005, ORLANDO, FL 32896-5005

TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 18

Date Rcvd: Jun 06, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 4